



The relative strengths and weaknesses of United Community Banks INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of United Community Banks INC compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 24% points. The greatest weakness of United Community Banks INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 22% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.4%, being 0.26% points below the market average of 9.7%.

Input Variable	Value in 1000 USD
Assets and Securities	103,755
Cash Deposits and Cash Equivalents	240,363
Deposits	7,881,089
Fees	10,175
Goodwill	0
IT and Equipment Expense	0
Labor Expense	116,688
Liabilities and Borrowings	0
Loans and Leases Receivable	5,926,993
Long-term Debt	165,620
Occupancy	15,372
Other Assets	3,176,832
Other Compr. Net Income	-6,662
Other Expenses	92,226
Other Liabilities	561,114
Other Net Income	0
Other Noninterest Expense	20,213
Other Revenues	326,252
Property, Plant and Equipment	178,165

Output Variable	Value in 1000 USD
Liabilities	8,607,823
Assets	9,626,108
Expenses	254,674
Revenues	326,252
Stockholders Equity	1,018,285
Net Income	71,578
Comprehensive Net Income	64,916
Economic Capital Ratio	9.4%